



UNION BARRANCE COMPANY

UNION BARRANCE COMPANY



	By this Policy of Insurance, The President and Directors of the Union	Fire Insurance
	Company of Baltimore, in Consideration of Seventeen 200 -	Dollars,
	To them paid by the Insured hereinafter named, the receipt whereof is hereby acknowled	edged,
	Do Insure Hotenson John 21	Venphis
	AGAINST LOSS OR DAMAGE BY FIRE,	
	to the amount of Thirty Five Hundred	- Oldas
500	On the four stone Price Building with the	aganto,
	On the four story Pries Building with tim roof of as a Hotel M Known as the Gagoso House Situation of Front Street between Gayoso & Mile Children Gayoso & March Street between Gayoso & Mile Children of Memphis Jennessee	ated on the
	East side of Front Street between Gayoso & Mcl	Ball Streets
,	City of Mamphis Tennessee	
1	7	
100.	ooe Insurancion Building	

And the Said President and Directors of the Union Fire Insurance Company of Baltimore, do hereby promise and agree to make good unto the said insured

exceeding in amount the sum insured, as shall happy in budge to the property as above specified, during to me thousand eight hundred and sixty (at 12 o'clock at moon,) until the day of one thousand eight hundred and sixty (at 12 o'clock at moon,) until the day of one thousand eight hundred and sixty (at 12 o'clock at moon,) until the day of the said property, at the time the same shall happen; and to be put within ninety days after due notice and proof only loss of admage by fire histories, in conformity to the one of the said property, at the time the same shall happen; and to be put within this corporation shall not be liable to make the policy shall be assigned without the consent of	
one thousand eight hundred and sixty  (at 12 o'clock at noon,) until the day of the said property, at the time the same shall happen; and to be past within ninety days after due notice and proof the said property, at the time the same shall happen; and to be past within ninety days after due notice and proof the said property, at the time the same shall happen; and to be past within ninety days after due notice and proof the said property, at the time the same shall happen; and to be past within ninety days after due notice and proof the said property, not, or civil common time in the corporation shall not be liable to make the insurance has been or shall hereafter be in adult upon the said property, not consented to his Company in writing hereon, or if the said property shall be sold or conveyed, Policy shall be nail and void. In case of loss, the insured shall not recover on this Policy are greater proportion of the loss of damage sustained to the subject insured in this Policy would otherwise continu. In cree, shall be used for the purpose of carrying on therein any trade or see damage sustained to the subject insured when the shall be common tinsured on the said property, and if the above-mentioned it be by this Corporation, in writing, he mount insured on the said property in the said property and greater proportion of the loss of damage sustained to the subject insured when the shall be common to the said property. Annot if the above-mentioned it be by this Corporation, in writing, he made the said property in the conditions of insurance arms of the said property and the said property in the said property in the conditions of insurance arms of the said property and the said to apply to or cover any books of account, written securities foots, or other evidences of title of property; nor to bonds of this common.  (ED) that this insurance is not intended to apply to or cover any books of account, written securities foots, or other evidences of this of the said property, or any other articles and the said pro	Executors, Administrators and Assigns, all such loss or damage, not
one thousand eight hundred and sixty  (at 12 o'clock at noon,) until the  day of  one thousand eight hundred and sixty  (at 12 o'clock at noon,) the said  ses or damage to be estimated according to the agold cash value of the said property, at the time the same shall happen; and to be past within ninety days after due notice and proof  eof, made by the insured, in conformity to the cool and the control of the said property, and the time the same shall happen; and to be past within ninety days after due notice and proof  eof, made by the insured, in conformity to the cool and the control of the contr	areaeding in amount-the sum insured as shall have
one thousand eight hundred and sixty (at 12 clock at noon,) until the said property, at the time the same shall happen; and to be paidwithin ninety days after due notice and proof coff, made by the insured, in conformity to the conformative to th	to wit: from the
one thousand eight hundred and sixty.  (at 12 o'dock at nom,) the said see of damage to be estimated according to the age in each value of the said property, at the time the same shall happen; and to be paid within ninety days after due notice and proof each within the proof of the said property of the said property and to be paid within ninety days after due notice and proof each within the contact of the said property in a consented of the said property in the said property in the said property of the said property in the said property of the said	day of da
set of damage to be estimated according to the act of the said property, at the time the same shall happen; and to be pash within ninety days after due notice and proof only loss or damage by fire which may happen to the insurance has been or shall hereafte by the insurance has been or shall hereafte by the insurance has been or shall hereafte by the policy shall be assigned without the consent this Policy shall be mult and void. In case of the Policy shall be have been of the bear to the which have a construction of the said property, not consented to by this Company in writing hereon, or if the said property shall be sold or conveyed, of the Company, obtained in writing hereon, or if the said property shall be sold or conveyed, of the Company, obtained have been of shall not recover on this Policy any greater proportion of the loss or damage sustained to the subject insured on the said property. Ann if the above-mentioned the said property has been of the said property, and in writing hereon, or if the said property has been of the said property, and in writing hereon, or if the said property has been of the said property, and in writing hereon, or if the said property has been of the said property, and in writing hereon, or if the said property has been of the said property, and in writing hereon, or if the said property has been of the said property has been on the said property. Ann if the above-mentioned the said property has been of the said pro	one chousand eight hundred and s.xty Copin (at 12 o'clock at noon,) until the
se of damage to be estimated according to the and it cash value of the said property, at the time the same shall happen; and to be publication and a property and the property of the consent of the property of the property of the property of the consent of the property of the property of the property of the consent of the property of the property of the property of the consent of the property of t	day of Uling one thousand eight hundred and sixty bught (ut 12 o'clock at noon) the said
uny loss or damage by fire which may happen by means of any invasion, insurrection, riot, or eivil commotion, or of any military or usurped borover. Any Province Fourittee, that where insurance has been or shall hereafter by the said property and the said property shall be sold or conveyed, believe that be null and void. In case of loss, the insured shall not recover on this Policy and make any atoms to determine the policy shall be and and void. In case of loss, the insured shall not recover on this Policy any greater proportion of the loss or damage sustained to the subject insured of the this Policy would otherwise continue, on force, shall be used for the purpose of carrying on therein any trade or declusation, or for storing or keeping therein any articles, chandles, denominated heardous or ext., heardous, or specially heardous, in the conditions of insurance ampided to this Policy repetals herein specially provided for, or of to by this Corporation, in writing, uson this Policy, from thenceforth, so long as the same shall be so used, this Policy shall be of no force or effect. AND IT IS MORE. The policy idences of debt; nor to money or builton; and that casis, curlosities, engravings, lewelry, jewels, medals, models, insuical and scientific instruments, (plano-fortes in vecepted), paintings, patterns, plate, precious stones, printed music, prints, sculpture, studary and watches, a constitution of the property in the Policy.  General power be used for herein, this policy shall be null and void.  This produce is a produced for herein, this policy shall be null and void.  The produce is made and accepted in reference of the terms and conditions herein contained and hereafter than the law allows, or in a manner different from the contract.  In witness wherefor, the sold permises, and the boiler burst, or fany property hereby insured be struct by lightning, or damaged by explosion from any cause whatever, this of in or about said premises, and the for the loss by fire only.  The produce is made and accepted in	ss or damage to be estimated according to the action of the said appropriate at the time the said appropriate at the said appropriat
Policy shall be assigned without the consent of the Company, obtained in writing hereon, or if the assured shall make any attempt to defrand, the Company, then, and in every this Policy shall be null and void. In case of loss, the insured shall not recover on this Policy any greater proportion of the loss or damage sustained to the subject insured into this Policy would otherwise continue. In force, shall be used for the purpose of carrying on therein any trade or seculation, or for storing or Leeping therein any articles, than disc, denominated hexardous or or the hexardous, or specially hazardous, in the conditions of insurance aims ed to this Policy expects herein specially provided for, or d to by this Corporation, in writing, used this Policy, from the need to the purpose of carrying on the end at the process of the purpose of the purpose of carrying on the end to this Policy shall be of no force or effect. AND IT IS MORE. We will be subjected by the provided for, or defines of debt; nor to money or builtion; and that casis, curiosities, agrayings, levelry; levels; medals, models, inusical and scientific instruments, lojano-fortes in ed in writing in the Policy.  GunpowDen, or any other article subject to legal restriction, shall be keep in said premises, in quantity greater than the law allows, or in a manner different from two muless said use or keeping is specially provided for herein, this policy shall be null and void.  For this Policy is made a in or about said premises, and the boiler burst, or if any property hereby insured be struck by lightning, or damaged by explosion from any cause whatever, this or particles, and the boiler burst, or if any property hereby insured be struck by lightning, or damaged by explosion from any cause whatever, this or particles, and the boiler burst, or if any property hereby insured be struck by lightning, or damaged by explosion of this contract.  In witness witness where the contract of the property of the property of the particles of the property of the property o	inv loss or damage by fire which may happen by
this Policy shall be null and void. In ease of loss, the insured shall not recover on this Policy any greater proportion of the loss or damage sustained to the subject insured with this Policy would otherwise continue. In force, shall be used for the purpose of carrying on therein any trade or decludation, or forstoring or Liveping therein any articles, the standardous or extra hazardous, or specially hazardous, in the conditions of insurance amended to this Policy, except as herein specially provided for, or did to by this Corporation, in writing, upon therein any trade or decludation, or forstoring or Liveping therein any articles, the standard of this Policy, or this Policy, from thenceforth, so long as the same shall be so used, this Policy, except as herein specially provided for, or did a poly to or cover any bolos of account, written securities, seeds, or other evidences of title of property; nor to bonds, bills, it is a poly to or cover any bolos of account, written securities, seeds, or other evidences of title of property; nor to bonds, bills, it is a poly to or cover any bolos of account, written securities, seeds, or other evidences of title of property; nor to bonds, bills, it is a poly to or cover any bolos of account, written securities, seeds, or other evidences of title of property; nor to bonds, bills, the property is a poly to or cover any bolos of account, written securities, engravings, jewelry, jew	
nount hereby insured shall be art to the who is mount insured on the said property. And if the above-mentioned the proposed of the studies of the purpose of carrying on therein any trade of ecutation, or for storing or keeping therein any articles, when the purpose of carrying on the same to be subject to be provided for, or do by this Corporation, in writing, upon this Policy, from the neeforth, so long as the same shall be so used, this Policy shall be of no force or effect. AND IT IS MOKE-vidences of debt; nor to money or builting, naturens, plate, precious stones, printed music, prints, sculpture, studences, or other evidences of title of property; nor to bonds, bills, vidences of debt; nor to money or builting; naturens, plate, precious stones, printed music, prints, sculpture, students, models, inusical and scientific instruments, (plano-fortes in ed in writing in the Policy.  Gunpowper, or any other article with the provided for herein, this policy shall be null and void.  The Steam power be used in or about said premises, and the boiler burst, or if any property hereby insuced be structly lightning, or damaged by explosion from any cause whatever, this foor pany shall not be liable unless fire ensues, and then for the loss by fire only.  In witherse, the special provided for herein, this policy shall be null and void.  This folicy is made and accepted in reference of the terms and conditions herein contained any here annotated, which are hereby declared to be a part of this contract.  In witherse, the special provided for the purpose of carrying of the specially provided for herein, this day of the structure of the loss by fire only.  Attested by their Secretain year, this contract is a contract of the contract.  The witherse provided for the purpose of cavering the provided for herein, the provided for the purpose of the provided for the purpose of the purpose of the purpose of the provided for the purpose of the	Policy shall be assigned without the consent of the Company, obtained in writing hereon, or if the assured shall make any attempt to defrand the Company, then, and in every
the this Polley would otherwise continue. In force, shall be used for the purpose of carrying on therein any trade or seculation, or for storing or Leaping therein any articles, denominated hazardous or ext. a hazardous, or specially hazardous, in the conditions of insurance ampeded to this Polley, except as herein specially provided for, or temporary to the purpose of carrying on therein any trade or seculation, or for storing or Leaping therein any articles, do to by this Corporation, in writing, under this Polley, from theneceth, so long as the same shall be so used, this Polley, except as herein specially provided for, or the content of the purpose of carrying on the review of each; nor to money or builting, the policy of the purpose of carrying on there is such as the same shall be so used, this Policy, except as herein specially provided for so or cover any books of account, written securities feeds, or other evidences of title of property; nor to bonds, bills, six opporation, in writing in the Policy.  Gurpowder, or any other article subject to legal restriction, shall be kept in said premises, in quantity greater than the law allows, or in a manner different from two many cause whatever, this specially provided for herein, this policy shall be null and void.  The product is made and accepted in reference to the terms and conditions herein contained and here the acceptance of the property of the property hereby insured by lightning, or damaged by explosion and accepted in reference to the terms and conditions herein contained and here the acceptance of the property of the property hereby insured by struct by lightning, or damaged by explosion of this contract.  In winness wile free feets, the said Corporation lave caused their free feets, the said Corporation lave caused their free feets of the terms and conditions herein contained and here the purpose of the property.  Attested by their free feets of the feet of the purpose of th	this Policy shall be null and void. In case of loss, the insured shall not recover on this Policy any greater proportion of the loss or damage sustained to the subject insured not hereby insured shall bear to the wh
d to by this Corporation, in writing, upon this Policy, from the neeforth, so long as the same shall be so used, this Policy, except as herein specially provided for, or 3ED, that this insurance is not intended no apply to or cover any books of account, written securities deeds, or other evidences of title of property; nor to bonds, bills, vidences of debt; nor to money or bullion; and that easis, curiosities, engravings, jewelry, jewels needals, musical and scientific instruments, (piano-fortes in excepted.) paintings, patterns, plate, precious stones, printed music, prints, sculpture statemy and watches, a inot deemed to be included in any insurance, unless ed in writing in the Policy.  Gunpowder, or any other article subject to legal restriction, shall be kept in said premises, in quantity greater than the law allows, or in a manner different from itw, unless said use or keeping is specially provided for herein, this policy shall be null and void.  The Steam power be used in or about said premises, and the boiler burst, or if any property hereby insured be strucked by lightning, or damaged by explosion from any cause whatever, this con rany shall not be liable unless fire ensues, and then for the loss by fire only.  In within said and selected in reference to the terms and conditions herein contained any here cannot do, which are hereby declared to be a part of this contract.  In within said and selected in reference to the terms and conditions herein contained any here cannot do, which are hereby declared to be a part of this contract.  ATTESTED,  President.	hich this Policy would otherwise continue a force shall be said property. AND It the above-mentioned at any time during the
SED, that this insurance is not intend you with the country of the contract of this contract.  In witness where contract of the contract of th	chandles, denominated hazardous or extra hazardous, or specially hazardous in the conditions of insurance annexed to this Policy expents a hazardous, or specially hazardous in the conditions of insurance annexed to this Policy expents a hazardous provided for ex-
vidences of debt; nor to money or buildon; and that casts, curiosities, engravings, jewelry, jewels medals, models, musical and ascientific instruments, (piano-fortes in ed in writing in the Policy.  Gunpowder, or any other article tw, unless said use or keeping is specially provided for herein, this policy shall be null and void.  For steam power be used in or about said premises, and the boller burst, or if any property hereby insured be struck by lightning, or damaged by explosion that contract.  In witness whereof, the special corporation law caused their common Seal to be affixed to these presents, and he same to be signed by their President.  The stream power be used in or about said premises, and the boller burst, or if any property hereby insured be struck by lightning, or damaged by explosion that the sum of this contract.  In witness whereof, the special corporation law caused their common Seal to be affixed to these presents, and he same to be signed by their President.  Attested by their Secretary on their president.  Attested  Attested  Attested  Attested  The stream of this contract.  The witness whereof, the special provided for herein, this policy shall be null and conditions herein contained and herein annexed, which are hereby declared to be a part of this contract.  The stream policy is made a not accepted in reference to the terms and conditions herein contained and herein annexed, which are hereby declared to be a part of this contract.  The witness whereof, the special provided for herein, this policy shall be null and void.  The stream policy is made and accepted in reference to the terms and conditions herein contained and herein annexed, which are hereby declared to be a part of this contract.  The witness whereof, the special provided for herein, this policy shall be null and void.  The stream policy is the special provided for herein, this policy shall be null and void.  The stream policy is the special provided for herein, this policy shall be null and void.  The stream policy is the	d to by this Corporation, in writing, thou this Policy, from thenceforth, so long as the same shall be so used, this Policy shall be of no force or effect. AND IT IS MOKE-
excepted,) paintings, patterns, plate, precious stones, printed music, prints, sculpture, standary and watches, a motical and scientific instruments, (plano-fortes in ed in writing in the Policy.  Gunpowder, or any other article subject to legal restriction, shall be kept in said premises, in quantity greater than the law allows, or in a manner different from two unless said use or keeping is a pecually provided for herein, this policy shall be null and void.  This policy is made a not accepted in reference to the terms and conditions herein contained and herety annexed, which are hereby declared to be a part of this contract.  In winness whereof, the said Corporation law caused their common Seal to be affixed to these presents, and the same to be signed by their President.  Attested by their Secretary on this contract in the year one thousand of the year one thousand in the year one thousand.  President.	viel, that this insurance is not intended to apply to or cover any books of account, written securities deeds, or other evidences of title of property; nor to bonds, bills, vidences of debt; nor to money or but.
Gunpowder, or any other article subject to legal restriction, shall be kept in said premises, in quantity greater than the law allows, or in a manner different from two unless said use or keeping is specially provided for herein, this policy shall be null and void.  If Steam power be use of the contract of the contract of this contract.  This policy is made a of this contract.  In witness whereof, the said Corporation lavo caused their common Seal to be affixed to these presents, and the same to be signed by their President.  Attested by their Secretary contract of the contract of th	excepted,) paintings, patterns, plate precious stones reinted music printed music prints sculpture state and watches a constitution and the precious stones printed music prints sculpture state and watches a constitution and the precious stones printed music prints sculpture states are a constitutional and scientific instruments, (piano-fortes in
From any cause whatever, this contrary for the find and the boiler burst, or if any property hereby insured be struck by lightning, or damaged by explosion from any cause whatever, this contrary shall not be liable unless fire ensues, and then for the loss by fire only.  This policy is made a nd accepted in reference to the terms and conditions herein contained and herete annexed, which are hereby declared to be a part in witness whereof, the sale Corporation baye caused their common Seal to be affixed to these presents, and the same to be signed by their President, and eight hundred and sixty  Attested,  The sale Corporation baye caused their common Seal to be affixed to these presents, and the same to be signed by their president.  The president.	ed in writing in the Policy.
From any cause whatever, this contrary for the find and the boiler burst, or if any property hereby insured be struck by lightning, or damaged by explosion from any cause whatever, this contrary shall not be liable unless fire ensues, and then for the loss by fire only.  This policy is made a nd accepted in reference to the terms and conditions herein contained and herete annexed, which are hereby declared to be a part in witness whereof, the sale Corporation baye caused their common Seal to be affixed to these presents, and the same to be signed by their President, and eight hundred and sixty  Attested,  The sale Corporation baye caused their common Seal to be affixed to these presents, and the same to be signed by their president.  The president.	GUNPOWDER, or any other article subject to legal restriction, shall be kept in said premises, in quantity greater than the law allows, or in a manner different from
of this contract.  IN WITNESS WHEREOF, the said Corporation Dave caused their common Seal to be affixed to these presents, and the same to be signed by their President, and eight hundred and sixty  ATTESTED,  President.	IF STEAM power be used in an electrical transfer of the state of the s
of this contract.  IN WITNESS WHEREOF, the seast Corporation baye caused their common Seal to be affixed to these presents, and the same to be signed by their President, and eight hundred and sixty  ATTESTED,  President.	from any cause whatever, this ton pany shall not be liable unless fire ensues, and then for the loss by fire only
IN WITNESS WHEREOF, the sea Corporation revocaused their common Seal to be affixed to these presents, and the same to be signed by their President, and eight hundred and sixty  ATTESTED,  President.	THIS POLICY is made and accepted in reference to the terms and conditions herein contained and herein annexed, which are hereby declared to be a part
ATTESTED,  ATTESTED,  ATTESTED,  CO  CO  CO  CO  CO  CO  CO  CO  CO  C	
ATTESTED,  ATTESTED,  President.	attested by their Secretary on this
Thu Coates President.	eight hundred and sixty in the year one thousand
( for strong of the strong of	ATTESTED,
( for strong of the strong of	
( for strong of the strong of	
Tis Money Com	President.
And I leave Quit	
TOOL OF THE PARTY	Mis A Lear Secretary.
Jewenny.	Century.
OLIDDOW LIRRARY	OHDDOW LIRRARY
OURNOW LIDITION	OURION LIDITINI
Southwestern at Memphis	Southwestern at Memphis

# OF BALTIMORE.

### CONDITIONS OF INSURANCE.

- I. Persons desirous of making Insurance on Buildings, are to furnish the Company with the following information:
  - 1. Of what materials the walls and roc ach Building are constructed, as well as the construction of the Building con cuous thereto.
  - 2. Whether the same are occupied as private dwellings, or how otherwise.

3. Where situated.

In the insurance of Goods, Wares or Merchand, the building or place in which the same are deposited is to be described.

II. Property held in trust, or on commission, m be insured as such; otherwise the Policy will not cover such property; and in case of 'ss, the names of the respective owners shall be set forth in the preliminary proofs of such loss, together with their respective interests therein.

Goods on storage must be separately and specifically insured.

If the interest in property to be insured be a hasehold interest, or other interest not absolute, it must be so represented to the Company, and expressed in the Policy, in writing, or otherwise the insurance shall be void.

NOTE.—By "property held in trust," is intended, property held under a deed of trust; or under the appointment of a court of law; or property held as collateral security; in which latter case, this Company shall be liable only to the extent of the interest of the assured in such property.

III. Policies of insurance subscribed by this Company, shall not be assignable without the consent of the Company, expressed by endorsement made thereon. In case of assignment without such consent, whether of the whole Policy or of any interest in it, the liability of the Company in virtue of such Policy shall thenceforth cease; and the Company reserves to itself the right to elect either to consent to the transfer, or return a rateable proportion of the premium, and cancel the Policy.

In case of claim for loss or damage on a Policy assigned, where there is no actual sale or transfer of the property insured, proofs of loss shall be made by the assured in conformity with the conditions of this Policy, in like manner as if no assignment had been made; otherwise this Policy shall be void and of no force or effect whatever, and all liability on the part of this Company shall cease.

IV. All persons having property insured by this Company, must with reasonable diligence give notice of all additional insurances, made in their behalf on the same, whether by this Company, or by other insurers; and of all changes that may be made in such additional insurances; and cause such notice to be endorsed on their Policies; and each Company shall be liable to the payment only of a rateable proportion of any loss or damage which may be sustained; and unless such notice is given, the insured will not be entitled to recover in case of loss.

V. In case of fire, or of loss or damage thereby, or of exposure to loss or damage thereby, it shall be the duty of the insured to use their st endeavors for saving and preserving the property. And it is mutually understo hat there can be no abandonment to the insurers of the subject insured.

VI. Persons sustaining loss or damage by f Il forthwith give notice thereof in writing to the Company, and as soon af account of their loss and damage as the nature case will admit, signed with their own hands. And they shall accompany the same a their oath or affirmation, declaring the said account to be true and just, showing, als o, whether any and what other insurance has been made on the same property, giving a copy of the written portion of the Policy of each Company; what was the whole ash value of the subject insured; in what general manner, (as to trade, manufactory, m erchandise, or otherwise,) the building insured or containing the subject insured, and the several parts thereof, were occupied at the time of the loss, and who were the occup ants of such building, and when and how the fire originated, so far as they know or believe. They shall also produce a certificate under the hand and seal of a Magistrate, Notar, y Public, or Commissioner of Deeds, most contiguous to the place of the fire, and not experned in the loss, stating that he has examined the circumstances attending the fire, oss or damage alleged; and that he is acquainted with the character and circumstances of the insured or claimant; and that he verily believes that he, she or they, have by misfortune, and without fraud or evil practice, sustained loss and damage on the subject insured to the amount which such Magistrate, Notary Public, or Commissioner of Deeds may certify.

When merchandise or other personal property is partially damaged, the insured shall forthwith cause it to be put in as good order as the neture of the case will admit, assorting and arranging the various articles according to their kind, separating the damaged from the undamaged goods; and shall cause a list or inventory of the whole to be made, naming the quantity and cost of each kind. The amount of damage shall then be ascertained by the examination and appraisal of each article by disinterested appraisers, mutually agreed upon; and whenever required in writing, the insured or person claiming, shall produce and exhibit his books of account, and other vouchers, to the insurers or their agent, at the office of this Company, in support of his claim, and permit extracts and copies thereof to be made; and shall also exhibit to any persons named by the Company, and shall permit to be examined by them, any property damaged, on which any loss is claimed, or any property saved which was insured by this Policy. And until such proofs, declarations, and certificates are produced, and such appraisals and examina perty permitted by the claimant, the loss shall not be payable.

All fraud or false swearing shall cause a forfeiture of all claims on the insurers, and shall be a full bar to all remedies against the insurer on this Policy.

VII. In all applications for insurance of property, the applicant must furnish an accurate and just description of the same-viz: of what materials each building is constructed; whether occupied as a private dwelling, or how otherwise; where situated; the name of the present occupier; how situated with respect to other buildings. And in the insurance of goods, wares and merchandise, the place where the same are deposited is to be described; also, a general description of such goods, and whether any manufactory is carried on in the premises, all of which is to be certified and attested in such manner as the nature of the case may admit. And if any person or persons shall insure his or their buildings or goods, and shall cause them to be described in the Policy otherwise than they really are; or if such description be false or fraudulent, such insurance shall be void and of none effect. If, during the insurance, the risk be increased by the erection or alteration of buildings, or by the use or occupation of neighboring premises, or otherwise, it shall be the duty of the assured to immediately notify the Company, and failing to do so, the insurance is void, and the Company will not be liable in case of loss until

such notice is given, when for this ause, or any other cause, the Company shall so elect, it shall be optional with the Company to terminate the insurance, after notice given to the assured, or his represents 'ive ? their intention to do so; in which case the Company will refund a rateable f the premium.

VIII. No insurance, wheth ginal or continued, shall be considered as binding until the actual payment of the premium.

IX. That in all cases of insurance, this Company shall be liable for such rateable proportion only of the loss or damage happening to the subject insured, as the amount insured by this Company shall bear to the whole amount insured thereon, without reference to the dates of the different Policies, or the insolvency of any or all the other Insurance Companies.

X. The insurance by this Policy shall cease from the time that the property hereby insured shall be levied on, or taken into possession or custody, under an execution or other proceedings at law or equity

XI. If, at the happening of any fire, the assured shall have insurance under a floating Policy or Policies, not specific, but covering goods generally, in various places not designated, and yet within limits which include the premises or property herein insured, such Policy, as between the assured and this Company, shall be considered as covering any excess of sound value of the subject insured beyond the amount covered by the specific insurances thereon; and to determine the amount for which this company is liable in case of loss, such floating Policy shall be considered an insurance on the property to the extent of such excess.

XII. Books of accounts, written securities, or evidence of debt, title deeds, writings, money or bullion, casts, curiosities engravings, jewelry, jewels, medals, models, musical and scientific instruments, paintings, plate, precious stones, printed music, prints, sculptures, statuary, and watches, are not deemed to be included in any insurance, unless particularly specified in the Policy.

XIII. Camphene, Spirit Gas, "Furning Fluid," Phosgene, or any other inflammable liquid, when used in dwellings or stores, warehouses, shops, or manufactories, as a light, subject the goods therein to an additional charge.

Saltpetre, Gunpowder and Phosphorus are expressly prohibited from being deposited, stored or kept in any building instred or containing any goods or merchandise insured by this Policy, unless by special consent, in writing, on the Policy.

XIV. Insurance may be made r seven years by paying the premium for six years; and for a less number than sev sonable discount will be allowed.

XV. In case of any loss or de any part of such property, no action less such action shall be commence

XVI. Every Policy of Insurance signed by the President and atteste the insurance is made, must be deci est therein, be assigned but by cons

the Company expressed by endorsement made hazardous risks, will subject the assured to a XVII. The following, being co. higher rate of premium; those, the fore, desirous of having the liberty of using their premises for such purposes, must have the same inserted in their Policies, which otherwise will be void.

## SECTION I.

#### MERCHANDIS E GENERALLY-HAZARDOUS. WHOLESALE. RETAIL.

China, Glass and Crate Ware in prekages, Flax and Hemp in bales, Drugs and Medicines in packages,

Naval Stores in packages, viz: Oil Paints, Pitch, Rosin, Sulphur, Tar, Tallow, Turpentine, Varnish, 18919111 Spirits, Wines and Groceries in packages.

Curriers and dealers in Oil and Tallow, Gunpowder, Gold and Silversmiths,

Apothecaries.

Booksellers,

Hardware, Looking-Glasses and Pictures, Oil and Colormen,

Ship Chandlery and Naval Stores.

this

China and Glassware opened,

fire to the property insured by this Policy, or

shall be maintained against this Company, un-

six months after the fire shall have occurred.

te by this Company shall be sealed with its seal,

the Secretary; and the person for whose interest

nd named therein; nor can any Policy, or inter-

And all other articles allowed by Itw, and not specially excepted in Sections II and III. SECTION II.

# Bookbinders, TRADES—EXTRA HAZARDOUS.

Carvers and Gilders. Coopers.

Hat Stores,

Tailors,

Taverns and Oyster Cellers, Printers.

SECTION III.

## as and assert all the state of the state of

Barns and contents, Manufactories, Breweries, Bakehouses, Cabinet and Musical Instrument Makers,

Chemical Laboratories, Carpenters. Cotton Waste,

Chair Makers, Carriage Builders,

Camphene and Burning Fluid, Distilleries,

Dyers, Glass Blowers, Hay, Straw and Provender, Hat Manufactories, Hemp and Flax, loose,

Iron and Brass, (Workers in) Lumber, Looking-Glass and Picture Frame Makers, Mast Makers and Boat Builders,

Potteries, Rope Makers, Rags and paper Cuttings, Saltpetre. Steam Engines,

Sugar Refiners, Stables, public and private, Starch and Glue Factories, Tallow Chandlers,

Tanners and Morocco Dressers, Tools, (manufacturers of) Type Founders.

Turners in Wood or Metal, Varnish and Oil, (boilers of) Stores of Receiving and Forwarding Agents,

and Goods therein. AND PETROLEUM, CARBON AND COAL OILS OF EVERY DESCRIPTION.